



Human Resources  
Employee Benefits & Services

## MODIFIED BENEFIT OPTION (MBO)

# PROFESSIONAL

MOU Contract 2020-2024

The Modified Benefit Option (MBO) is an alternative benefit package that provides an increased base rate of pay with modified benefits.



**\$1.75** more per hour



The increase in pay is also included when calculating the following:

- Overtime
- Qualified Differentials (paid on % basis)
- County Contribution to RMT
- Sick Leave Cash-Outs to RMT
- Leave Cash-Outs

## Frequently Asked Questions

### Can I enroll in the Modified Benefit Option (MBO)?

Only eligible job classifications are eligible to elect MBO. You can find the list of eligible classifications in your [Memorandum of Understanding \(MOU\)](#).

### Should I enroll in MBO?

It depends! Everyone's situation is different – read through this document to find out how MBO's benefits differ from the **Traditional Benefit Option (TBO)** to determine if it would work for your lifestyle. You can also visit our [MBO website](#), or call Employee Benefits and Services (EBSD) at 909-387-5787 and ask to speak with an MBO specialist for more information.

### When can I enroll in MBO; can I switch between MBO and TBO?

If you are in an eligible job classification, you can elect MBO upon hire, during Open Enrollment, or if you experience certain qualifying mid-year events. After that, you can switch between MBO and TBO during Open Enrollment, or if you experience certain qualifying mid-year events.

### Can part-time employees enroll in MBO?

No, only full-time employees in eligible classifications are able to enroll in MBO.



**How are MBO  
benefits different?**  
*Look for the orange text.*

## HEALTH BENEFITS

The County pays a large portion of your healthcare premiums. To determine your out-of-pocket costs, use our online [Benefits Calculator](#).



### MEDICAL PREMIUM SUBSIDY *Effective July 17, 2021*

	<u>TBO</u>	<u>MBO</u>
Emp-Only	\$209.24	\$148.56
Grandfathered Emp-Only	\$230.25	\$163.87
Emp +1	\$362.12	\$296.94
Emp +2 or more	\$512.42	\$420.19

### BRONZE PLAN ENROLLMENT

MBO enrollees are eligible to enroll in the Blue Shield Bronze PPO, which has lower premiums, but higher deductibles and costs.

### MEDICAL OPT-OUT/WAIVE

If you have other employer-sponsored group coverage and do not enroll in the County's medical plans, you will receive an extra \$40 per pay period.

*See MOU for grandfathered waive and opt-out rates.*



### DENTAL PREMIUM SUBSIDY

\$9.46 (requires enrollment in a County medical plan)



### VISION PREMIUMS

No Cost for Employee-Only Coverage

## LEAVE PROVISIONS

	<u>TBO</u>	<u>MBO</u>
<b>Vacation</b>	80-160 hours per year <i>Cash-out option up to 60 hours per year if 80 hours of vacation used in prior year</i>	See PTO <i>Cash-out option same as TBO</i>
<b>Sick</b>	3.39 hours per pay period	See PTO
<b>Holiday</b>	13 + 1 floating per year	See HOLIDAY
<b>Bereavement</b>	2 days per occurrence <i>(3 if traveling &gt;1,000 miles)</i>	Same as TBO
<b>Perfect Attendance Leave (PAL)</b>	Up to 16 hours PAL or annual gym membership reimbursement up to \$299	Not Eligible

The MBO offers flexible Paid Time Off (PTO) in lieu of separate use-specific leave accrual such as vacation and sick leave.

### Paid Time Off (PTO) for MBO

#### Classifications that are Regularly Scheduled to Work Holidays

##### 10,400 Service Hours or Less

Accrual: 6.93 hours/pay period  
Max. Unused Balance: 270 hours  
Max. PTO + VAC\*: 320 hours

##### Over 10,400 Service Hours

Accrual: 8.31 hours/pay period  
Max. Unused Balance: 324 hours  
Max. PTO + VAC\*: 404 hours

Receive 2x your base salary rate for hours worked on 10 holidays.  
No holiday shall accrue. See MOU.

#### Classifications that are NOT Regularly Scheduled to Work Holidays

##### 8,320 Service Hours or Less

Accrual: 4.31 hours/pay period  
Max. Unused Balance: 169 hours  
Max PTO + VAC\*: 201 hours

##### 8,321 through 18,720 Service Hours

Accrual: 5.85 hours/pay period  
Max. Unused Balance: 229 hours  
Max. PTO + VAC\*: 272 hours

##### Over 18,720 Service Hours

Accrual: 7.39 hours/pay period  
Max. Unused Balance: 289 hours  
Max. PTO + VAC\*: 343 hours

13 holidays per year. Not eligible for floating holiday or 2x base salary rate for hours worked on a holiday.

\*Employees who switch from TBO to MBO and have unused vacation time.

# Employees are our most valuable resource.

## COUNTY-PAID BENEFITS

### SHORT-TERM DISABILITY

Receive 55% of pay, up to \$1,357/week for up to one year

### BASIC TERM LIFE INSURANCE

\$35,000 for employee

### RETIREMENT

#### **SBCERA Retirement Formulas**

*Reciprocity provisions may apply*

**Tier I** 2.0% AT AGE 55  
*Hired PRIOR to Jan 1, 2013*

**Tier II** 2.5% at age 67  
*Hired ON or AFTER Jan 1, 2013*

#### **457(b) Deferred Compensation**

Auto-enrolled upon hire at 1% contribution of base salary. **MBO enrollees will NOT receive the County match of half of the employee contribution up to 0.5%.**

#### **Retirement Medical Trust (RMT)**

##### **County Contribution**

(Based on continuous years of service):

10-14 years = 1.00% of biweekly base salary

15-19 years = 1.25% of biweekly base salary

20+ years = 1.50% of biweekly base salary

**MBO enrollees are NOT eligible for County contribution if enrolled in Blue Shield Bronze PPO and receive FSA County match.**

##### **Sick Leave Conversion**

Upon separation, eligible to convert a portion of your sick leave into the RMT upon attaining 10+ years of participation with SBCERA and/or other public retirement

**MBO enrollees are NOT able to convert PTO balance into the RMT. Unused PTO hours will be paid out in accordance with your MOU.**

## VOLUNTARY PARTICIPATION PROGRAMS

<b>Supplemental Term Life Insurance</b>	Have financial security with extra term life coverage for yourself and your family with coverage up to \$700,000.
<b>AD&amp;D Insurance</b>	Additional insurance in the event of accidental death or serious injury, with coverage options up to \$250,000.
<b>FSA</b>	Pre-tax account for qualified health care expenses up to \$2,750 annually. BlueShield Access+ or Kaiser Choice plan enrollees are eligible for a match up to \$10 per pay period.  <b>If enrolled in Blue Shield Bronze PPO, MBO enrollees are eligible for a match up to \$25 per pay period.</b>
<b>DCAP</b>	Pre-tax account for qualified dependent care expenses up to \$5,000 annually.
<b>Tuition Loan Repayment</b>	Funds may be available based on your bargaining unit. See your MOU.
<b>529 Savings Plan</b>	Invest for future educational expenses with tax-free earnings. Contact Voya to enroll.
<b>Combined Giving</b>	<a href="https://link.sbcounty.gov/CombinedGiving">link.sbcounty.gov/CombinedGiving</a>  Give back to the community via one-time or ongoing payroll deductions.
<b>Commuter Services</b>	<a href="https://link.sbcounty.gov/rideshare">link.sbcounty.gov/rideshare</a>  Help the environment, reduce traffic, save money and earn rewards with your commute.
<b>Employee Discounts</b>	<a href="https://link.sbcounty.gov/EmployeeDiscount">link.sbcounty.gov/EmployeeDiscount</a>  Save big at hundreds of national and local merchants
<b>Wellness Program</b>	<a href="https://link.sbcounty.gov/wellness">link.sbcounty.gov/wellness</a>  Information, resources and rewards to support your healthy lifestyle.
<b>Employee Assistance Program (EAP)</b>	<a href="https://link.sbcounty.gov/eap">link.sbcounty.gov/eap</a>  Confidential expert support and resources available at any time, at no cost to you.

# EMPLOYEE OUT-OF-POCKET COSTS

(Effective on July 17, 2021)

Employee Only Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield HMO	\$81.77	\$142.45
Blue Shield Access + HMO	\$43.58	\$104.26
Blue Shield PPO	\$331.30	\$391.98
Kaiser Permanente HMO	\$113.06	\$173.74
Kaiser Choice HMO	\$70.65	\$131.33
Employee + 1 Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield HMO	\$217.91	\$283.09
Blue Shield Access + HMO	\$141.53	\$206.71
Blue Shield PPO	\$737.42	\$802.60
Kaiser Permanente HMO	\$280.47	\$345.65
Kaiser Choice HMO	\$195.65	\$260.83
Employee + 2 or more Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield HMO	\$307.48	\$399.71
Blue Shield Access + HMO	\$199.41	\$291.64
Blue Shield PPO	\$1,193.11	\$1,285.34
Kaiser Permanente HMO	\$396.00	\$488.23
Kaiser Choice HMO	\$276.01	\$368.24